

REMARKS

Claims 1-25 are pending. Claims 1-20 have been withdrawn. This Response to Restriction Requirement is responsive to the Office Action mailed April 28, 2010, restricting claims 1-25 into three groups:

- Group I:** Claims 1-15, drawn to selecting qualifications forms, including filtering qualification forms automatically with first selection criteria; and filtering qualification forms remaining after automatic filtering with second selection criteria, receiving selection criteria comprising parameters pertaining to information fields contained within qualification forums stored in a database; and filtering the qualification forums with the selection criteria, classified in class 705, subclass 38.
- Group II:** Claims 16-20, drawn to receiving parameters for customizing a search on a plurality of qualification forms stored in a database; conducting the search on the plurality of qualification forms stored in the database based on the received parameters; organizing qualification forms matching the parameters based on the parameters; displaying the qualification forms matching the customized search; and receiving data for marking one or more qualification forums for purchase, classified in class 705, subclass 38.
- Group III:** Claims 21-25, drawn to identifying a financial service provider for a business transaction, comprising: receiving selection criteria from a financial service provider; receiving qualification form data from one of a qualification form applicant and financial service provider; and automatically applying the selection criteria, and receiving a credit score about the qualification form applicant from a credit agency, classified in class 705, subclass 38.

Applicants provisionally elect for examination Group III (claims 21-25), with traverse.

For a restriction requirement to be proper, the Examiner must satisfy the following two criteria: (1) the existence of independent and distinct inventions (35 U.S.C. § 121); and (2) that the search and examination of the entire application cannot be made without *serious burden* on the Examiner. *See* M.P.E.P. § 803. Applicants request that the restriction requirement be reconsidered because the Examiner has not met the burden of demonstrating that a *serious burden* would be required to examine all the claims. M.P.E.P. § 803 provides:

“If the search and examination of an entire application can be made without serious burden, the Examiner must examine it on the merits, even though it includes claims to distinct or independent inventions.” (*Emphasis added.*)

Applicants respectfully submit that the Examiner has not shown that the second requirement has been met. Specifically, there has been no showing that it would be a serious burden to search and examine the groups together. Applicant submits that the groups are related in that they involve aspects of qualification form manipulation and that multiple searches by the Examiner are not required. Because little or no additional burden would be required to search and examine the groups together, Applicants respectfully submit that the Examiner should search and examine the groups together. Indeed, it would be most efficient to keep them together. As admitted in the Restriction Requirement, all Groups belong to the same class **and** subclass, 705/38.

Consequently, reconsideration and modification or withdrawal of the restriction requirement is requested. For the reasons stated above, Applicants respectfully assert that restriction of the claims as set forth by the Examiner would be contrary to promoting efficiency, economy and expediency in the Patent Office and further point out that restriction by the Examiner is discretionary (M.P.E.P. § 803.01). Thus, Applicants respectfully request that all of the claims of this application be examined together. Consequently, reconsideration and modification or withdrawal of the restriction requirement is requested.

Applicants believe that this constitutes a full response to the outstanding restriction requirement. To facilitate prosecution, however, Applicants request that the Examiner contact the undersigned for any clarification necessary.

No fee is believed to be due in connection with this submission. However, if a fee is due, the Commissioner is hereby authorized to charge any such fee or credit any overpayment to

Deposit Account No. 14-0629. Respectfully submitted,

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